



1 **73. (AMENDED ONCE)** An improved method of delivering payment information from a  
2 plurality of payor entities to a plurality of payee entities through the coordinated operation of the  
3 plurality of payor entities and a service provider comprising the method steps of:

4  
5 utilizing at least one data processing system to sort and format payment information from  
6 said plurality of payor entities concerning a plurality of payment obligations;

7  
8 communicating said payment information to said service provider;

9  
10 utilizing at least one data processing system under control of said service provider to  
11 consolidate said payment information concerning said plurality of payment obligations from said  
12 plurality of payor entities in accordance with at least one predetermined consolidation criterion;

13  
14 directing payments to said plurality of payees in order to satisfy said plurality of payment  
15 obligations;

16  
17 directing consolidated payment information, independently of said payments, from said  
18 service **[provided] provider** to said plurality of payees.

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21 **74. (NOT AMENDED)** An improved method of delivering payment information according to  
22 Claim **73**, wherein said at least one consolidation criterion comprises grouping said payment  
23 information by payee identity.

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25 **75. (NOT AMENDED)** An improved method of delivering payment information according to  
26 Claim **73**, wherein said step of directing payments comprises:

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initiating electronic funds transfers from said plurality of payor entities to said plurality of payee entities.

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1 **76. (NOT AMENDED)** An improved method of delivering payment information according to  
2 Claim **73**, wherein said step of directing payments comprises:

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4 directing negotiable instruments from said plurality of payor entities to said plurality  
5 of payee entities.

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7 **77. (AMENDED ONCE)** An improved method of delivering payment information according to  
8 Claim **73**, wherein said step of directing payments comprises:

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10 utilizing a payment service provider to direct negotiable instruments to said plurality  
11 of payee entities on behalf **[a] of** said plurality of payor entities.

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13 **78. (AMENDED ONCE)** An improved method of delivering payment information according to  
14 Claim **73**, wherein said step of directing payments comprises:

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16 utilizing a payment service provider to consolidate payment obligations and to direct  
17 negotiable instruments to said plurality of payee entities on behalf **[a] of** said plurality of payor  
18 entities.

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20 **79. (AMENDED ONCE)** An improved method of delivering payment information according to  
21 Claim **73**, wherein said step of directing payments comprises:

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23 utilizing a payment service provider to initiate electronic funds transfers to said  
24 plurality of payee entities on behalf **[a] of** said plurality of payor entities.

1   **80. (NOT AMENDED)** A method of delivering payment information according to Claim **73**,  
2   wherein said step of communicating comprises:

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4               communicating electronically said payment information to said service provider.  
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6   **81. (NOT AMENDED)** A method of delivering payment information according to Claim **73**,  
7   wherein said step of directing consolidated payment information comprises:

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9               communicating electronically said consolidated payment information, independently  
10   of said payments, from said service provider to said plurality of payees.

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12   **82. (NOT AMENDED)** A method of delivering payment information according to Claim **73**,  
13   wherein said step of utilizing said at least one data processing system to sort and format includes:

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15               utilizing at least one data processing system to sort said payment information by at  
16   least one of (1) payee identity and (2) a preselected time interval.  
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1 **83. (NOT AMENDED)** A method of delivering payment information according to Claim 73,  
2 wherein said step of utilizing said at least one data processing system to sort and format includes:

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4 utilizing at least one data processing system to sort said payment information by at  
5 least one of (1) payee identity and (2) a preselected time interval; and

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7 utilizing at least one data processing system to format said payment information by  
8 performing at least one of (1) arranging said payment information, and (2) encoding said payment  
9 information.

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11 **84. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,  
12 wherein said step of directing consolidated payment information comprises:

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14 communicating electronically consolidated payment information, independently of  
15 said payments, from said **[information]** service provider to said plurality of payees, without  
16 requiring active interaction between said **[information]** service provider and said plurality of  
17 payees.

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20 **85. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,  
21 wherein said step of directing consolidated payment information comprises:

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23 communicating printed consolidated payment information, independently of said  
24 payments, from said **[information]** service provider to said plurality of payees, without requiring  
25 active interaction between said **[information]** service provider and said plurality of payees.

**REMARKS**

No additional fee is believed to be required; however, in the event any additional fees are required, please charge Deposit Account No. 50-1060.

Respectfully submitted,



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Melvin A. Hunn  
*Registration No. 32,574*  
HILL & HUNN LLP  
201 Main Street, Suite 1440  
Fort Worth, Texas 76102  
(817) 332-2113

ATTORNEY FOR APPLICANT

**CLEAN CLAIMS**

**73. (AMENDED ONCE)** An improved method of delivering payment information from a plurality of payor entities to a plurality of payee entities through the coordinated operation of the plurality of payor entities and a service provider comprising the method steps of:

utilizing at least one data processing system to sort and format payment information from said plurality of payor entities concerning a plurality of payment obligations;

communicating said payment information to said service provider;

utilizing at least one data processing system under control of said service provider to consolidate said payment information concerning said plurality of payment obligations from said plurality of payor entities in accordance with at least one predetermined consolidation criterion;

directing payments to said plurality of payees in order to satisfy said plurality of payment obligations;

directing consolidated payment information, independently of said payments, from said service provider to said plurality of payees.



1    **4. (NOT AMENDED)** An improved method of delivering payment information according to  
2    Claim **73**, wherein said at least one consolidation criterion comprises grouping said payment  
3    information by payee identity.

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5    **75. (NOT AMENDED)** An improved method of delivering payment information according to  
6    Claim **73**, wherein said step of directing payments comprises:

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8                   initiating electronic funds transfers from said plurality of payor entities to said  
9    plurality of payee entities.

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8   Claim **73**, wherein said step of directing payments comprises:

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10              utilizing a payment service provider to direct negotiable instruments to said plurality  
11   of payee entities on behalf of said plurality of payor entities.

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10   of said payments, from said service provider to said plurality of payees.

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12   **82. (NOT AMENDED)** A method of delivering payment information according to Claim 73,  
13   wherein said step of utilizing said at least one data processing system to sort and format includes:

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20 wherein said step of directing consolidated payment information comprises:

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24 between said service provider and said plurality of payees.